

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: § Case No. 18-22455
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LEKESHA BOYD
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Debtor

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 08/09/2018. The undersigned trustee was appointed on 08/09/2018.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of _____ \$4,970.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	\$0.00
Administrative expenses	\$0.00
Bank service fees	\$0.00
Other Payments to creditors	\$0.00
Non-estate funds paid to 3 rd Parties	\$1,938.30
Exemptions paid to the debtor	\$0.00
Other payments to the debtor	\$0.00
Leaving a balance on hand of ¹	\$3,031.70

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 08/08/2019 and the deadline for filing government claims was 08/08/2019. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$757.93. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$757.93, for a total compensation of \$757.93². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$8.60, for total expenses of \$8.60.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/30/2019

By: /s/ David P. Leibowitz
Trustee

STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

Document FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 1

Exhibit A

Case No.: 18-22455
 Case Name: BOYD, LEKESHA
 For the Period Ending: 9/30/2019

Trustee Name: David Leibowitz
 Date Filed (f) or Converted (c): 08/09/2018 (f)
 §341(a) Meeting Date: 09/07/2018
 Claims Bar Date: 08/08/2019

1	2	3	4	5	6	
Ref. #	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Furniture	\$500.00	\$0.00		\$0.00	FA
2	Clothing	\$100.00	\$0.00		\$0.00	FA
3	Cash	\$20.00	\$0.00		\$0.00	FA
4	Checking - Bank of America	\$100.00	\$0.00		\$0.00	FA
5	2018 Federal Tax Refund (u)	\$0.00	\$3,031.70		\$4,970.00	FA
Asset Notes: Total amount of tax refund is \$ 4,970.00, of which estate portion is \$3,031.70, and Debtor's prorated portion is \$ 1,938.30.						

TOTALS (Excluding unknown value)				Gross Value of Remaining Assets
	<u>\$720.00</u>	<u>\$3,031.70</u>	<u>\$4,970.00</u>	<u>\$0.00</u>

Major Activities affecting case closing:

05/10/2019 2019 Reporting Period:

The Trustee intercepted the Debtor's 2018 federal income tax refund of which the estate portion is \$ 3,031.70.

After the claims bar date passes, the case will be ready for TFR.

Initial Projected Date Of Final Report (TFR): 05/01/2020Current Projected Date Of Final Report (TFR): 09/30/2019/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

FORM 2
Document Page 4 of 9
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 18-22455
Case Name: BOYD, LEKESHA
Primary Taxpayer ID #: **-***1615
Co-Debtor Taxpayer ID #: _____
For Period Beginning: 8/9/2018
For Period Ending: 9/30/2019

Trustee Name: David Leibowitz
Bank Name: Veritex Community Bank
Checking Acct #: *****5501
Account Title: _____
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable): _____

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
05/07/2019		United States Treasury	2018 Federal Tax Refund	*	\$4,970.00		\$4,970.00
	{5}		2018 federal tax refund - estate portion	\$3,031.70	1224-000		\$4,970.00
	{5}		2018 federal tax refund - Debtor portion	\$1,938.30	1280-002		\$4,970.00
05/10/2019	3001	LEKESHA BOYD	Debtor's prorated portion of 2018 federal tax refund	8500-002		\$1,938.30	\$3,031.70
TOTALS:					\$4,970.00	\$1,938.30	\$3,031.70
Less: Bank transfers/CDs					\$0.00	\$0.00	
Subtotal					\$4,970.00	\$1,938.30	
Less: Payments to debtors					\$0.00	\$0.00	
Net					\$4,970.00	\$1,938.30	

For the period of 8/9/2018 to 9/30/2019

Total Compensable Receipts:	\$3,031.70
Total Non-Compensable Receipts:	<u>\$1,938.30</u>
Total Comp/Non Comp Receipts:	\$4,970.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	<u>\$1,938.30</u>
Total Comp/Non Comp Disbursements:	\$1,938.30
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 05/07/2019 to 9/30/2019

Total Compensable Receipts:	\$3,031.70
Total Non-Compensable Receipts:	<u>\$1,938.30</u>
Total Comp/Non Comp Receipts:	\$4,970.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	<u>\$1,938.30</u>
Total Comp/Non Comp Disbursements:	\$1,938.30
Total Internal/Transfer Disbursements:	\$0.00

FORM 2
Document Page 5 of 9
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 18-22455
Case Name: BOYD, LEKESHA
Primary Taxpayer ID #: **-***1615
Co-Debtor Taxpayer ID #: _____
For Period Beginning: 8/9/2018
For Period Ending: 9/30/2019

Trustee Name: David Leibowitz
Bank Name: Veritex Community Bank
Checking Acct #: *****5501
Account Title: _____
Blanket bond (per case limit): \$5,000.000.00
Separate bond (if applicable): _____

1	2	3	4	5	6	7	
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
	\$4,970.00	\$1,938.30	\$3,031.70

For the period of 8/9/2018 to 9/30/2019

Total Compensable Receipts:	\$3,031.70
Total Non-Compensable Receipts:	<u>\$1,938.30</u>
Total Comp/Non Comp Receipts:	<u>\$4,970.00</u>
Total Internal/Transfer Receipts:	<u>\$0.00</u>

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	<u>\$1,938.30</u>
Total Comp/Non Comp Disbursements:	<u>\$1,938.30</u>
Total Internal/Transfer Disbursements:	<u>\$0.00</u>

For the entire history of the case between 08/09/2018 to 9/30/2019

Total Compensable Receipts:	\$3,031.70
Total Non-Compensable Receipts:	<u>\$1,938.30</u>
Total Comp/Non Comp Receipts:	<u>\$4,970.00</u>
Total Internal/Transfer Receipts:	<u>\$0.00</u>

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	<u>\$1,938.30</u>
Total Comp/Non Comp Disbursements:	<u>\$1,938.30</u>
Total Internal/Transfer Disbursements:	<u>\$0.00</u>

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

Case No. 18-22455
 Case Name: BOYD, LEKESHA
 Claims Bar Date: 08/08/2019

Trustee Name: David Leibowitz
 Date: 9/30/2019

Claim No.:	Creditor Name	Claim Class	Claim Status	Uniform Tran Code	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	DAVID LEIBOWITZ 53 West Jackson Boulevard, Suite 1115 Chicago IL 60604	Trustee Compensation	Allowed	2100-000	\$757.93	\$0.00	\$0.00	\$0.00	\$757.93
	DAVID P. LEIBOWITZ 53 West Jackson Boulevard, Suite 1115 Chicago IL 60604	Trustee Expenses	Allowed	2200-000	\$8.60	\$0.00	\$0.00	\$0.00	\$8.60
2	T MOBILE/T-MOBILE USA INC by American InfoSource as agent 4515 N Santa Fe Ave Oklahoma City OK 73118	General Unsecured § 726(a)(2)	Allowed	7100-000	\$883.30	\$0.00	\$0.00	\$0.00	\$883.30

Claim Notes: claim reviewed - valid although not scheduled

3	NAVIENT SOLUTIONS, LLC. ON BEHALF OF Department of Education Loan Services PO BOX 9635 Barre PA 18773-9635	General Unsecured § 726(a)(2)	Allowed	7100-000	\$27,289.79	\$0.00	\$0.00	\$0.00	\$27,289.79
4	QUANTUM3 GROUP LLC AS AGENT FOR Wollemi Acquisitions LLC PO Box 788, Kirkland WA 98083-0788	General Unsecured § 726(a)(2)	Allowed	7100-000	\$11,173.03	\$0.00	\$0.00	\$0.00	\$11,173.03
1	LVNV FUNDING, LLC Resurgent Capital Services PO Box 10587 Greenville SC 29603-0587	Payments to Unsecured Credit Card Holders	Withdrawn	7100-900	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Claim Notes: time barred - must be withdrawn
 Claim withdrawn as time barred 8/14/2019 Docket 26

\$40,112.65	\$0.00	\$0.00	\$0.00	\$40,112.65
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Case No. 18-22455
Case Name: BOYD, LEKESHA
Claims Bar Date: 08/08/2019

Trustee Name: David Leibowitz
Date: 9/30/2019

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
General Unsecured § 726(a)(2)	\$39,346.12	\$39,346.12	\$0.00	\$0.00	\$0.00	\$39,346.12
Payments to Unsecured Credit Card Holders	\$532.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Trustee Compensation	\$757.93	\$757.93	\$0.00	\$0.00	\$0.00	\$757.93
Trustee Expenses	\$8.60	\$8.60	\$0.00	\$0.00	\$0.00	\$8.60

Exhibit D

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 18-22455
Case Name: LEKESHA BOYD
Trustee Name: David P. Leibowitz

Balance on hand: \$3,031.70

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors:	<u>\$0.00</u>
Remaining balance:	<u>\$3,031.70</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David Leibowitz, Trustee Fees	\$757.93	\$0.00	\$757.93
David P. Leibowitz, Trustee Expenses	\$8.60	\$0.00	\$8.60

Total to be paid for chapter 7 administrative expenses:	<u>\$766.53</u>
Remaining balance:	<u>\$2,265.17</u>

Applications for prior chapter fees and administrative expenses have been filed as follows:
NONE

Total to be paid to prior chapter administrative expenses:	<u>\$0.00</u>
Remaining balance:	<u>\$2,265.17</u>

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims:	<u>\$0.00</u>
Remaining balance:	<u>\$2,265.17</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$39,346.12 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 5.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
2	T Mobile/T-Mobile USA Inc	\$883.30	\$0.00	\$50.85
3	Navient Solutions, LLC. On behalf of	\$27,289.79	\$0.00	\$1,571.08
4	Quantum3 Group LLC as agent for	\$11,173.03	\$0.00	\$643.24

Total to be paid to timely general unsecured claims: \$2,265.17
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
Remaining balance: \$0.00